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February 7, 2017

Honorable John Sherwood, U.S.B.J.  
U.S. Bankruptcy Court  
50 Walnut St., 3<sup>rd</sup> Floor  
Newark, NJ 07102

Re: Emmett Brown, Debtor(s)  
15-11946 (JKS)  
Chapter 13  
Proceeding: Trustee Default Certification  
Hearing Date: To Be Determined

Dear Judge Sherwood:

Please accept this letter in limited response to the Trustee's Default Certification. The default is based on the fact that the debtor has failed to receive a loan modification.

This is correct. However, my office has learned from third parties that the debtor is seriously ill. We are attempting to discuss other options with the debtor such as selling the property. However, his health has prevented this thus far.

I therefore would request the court schedule a hearing on the matter to avoid automatic dismissal.

Respectfully submitted,

/S/ HERBERT B. RAYMOND, ESQ.

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